

'Tis the Season to Avoid Online Shopping Scams

In 2023, the FBI's Internet Crime Complaint Center (IC3) reported that Americans lost \$309 million to non-payment and non-delivery scams. In these scams, buyers pay for products or services online, but never receive them. Conversely, sellers ship goods or provide services, but never receive payment.

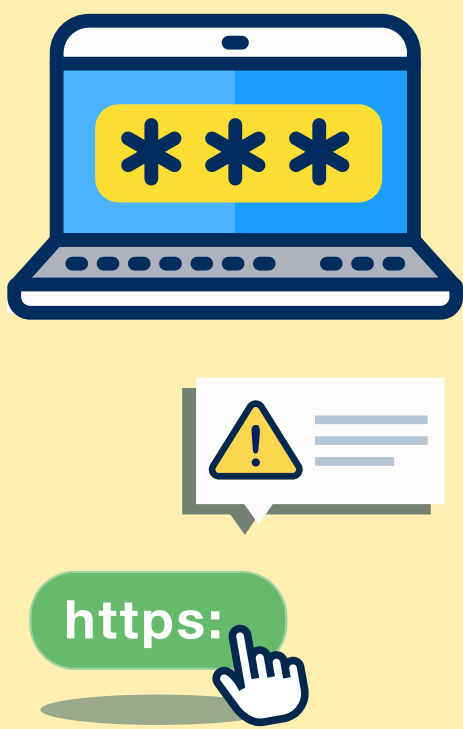


Recognize Warning Signs



- Products and services advertised at **incredibly low prices**—significantly lower than competitors.
- **Sellers that only accept payments by wire transfer, money orders, gift cards, or peer-to-peer payment services** like CashApp, Venmo and Zelle.
- **Vague or non-existent contact details** or information about returns, exchanges or privacy policies.
- Websites with **poor spelling or grammar**.

Practice Good Cyber Habits



- **Be wary about clicking links**, especially unsolicited ones you receive via text, social media, or email.
- **If you receive a message about updating your account information or password, do not assume it is safe.** Contact the company directly on a verified number, rather than in the message received, to confirm.
- Only enter your payment information on sites with a **URL that includes “https,”** as those sites are more secure.
- **Avoid using the same password** for every account.

Do Business with Companies You Trust



- Do your **research, check reviews or ratings** and **search for complaints** on a company before buying.
- **Verify contact information** on sites to ensure they are legitimate.
- Be wary of sellers who claim to be U.S. residents, but say they are **currently out of the country**.
- Avoid buyers who request purchases be **shipped using certain methods to avoid customs or taxes**.
- **Monitor the shipping process** and obtain tracking numbers.

Your Payment Method Matters



- **Never wire money directly to a seller**, because it is unlikely you will receive a refund if there is a dispute.
- **Only use peer-to-peer payments services with people you know, trust, and have met in-person.**
- Be wary of sellers who only accept **gift cards or pre-paid debit cards**. They may never send what you ordered, and you may be unable to be refunded.

If You Have Been Scammed

- ➔ **Contact your financial institution** to report that you have been scammed.
- ➔ **Contact local law enforcement.**
- ➔ Report the scam to IC3 at www.ic3.gov

